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MARIO SERRA, JR., ESQ.-3166
OP523

IN RE:
JOSEPH E. PETERSON,
Debtor.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Chapter : 13
Case No. 04-24940 NLW

**CERTIFICATION BY MORTGAGEE
(Default in Chapter 13 Payments
Outside of Plan)**

Hearing Date: May 23, 2005

I, Latesha Campbell, hereby deposes and says:

1. I am the Senior Legal Action Specialist of OPTION ONE
MORTGAGE CORPORATION as servicer for WELLS FARGO BANK
MINNESOTA, N.A., AS TRUSTEE.

2. Debtor's petition was filed on May 2, 2004.

3. (a) Amount of Debtor's monthly mortgage payment *

\$1,837.46.

(b) Amount of monthly late charges **\$89.31.**

(c) Total monthly payment including late charge

\$1,926.77.

4. Debtor has made no post petition payments.

5. Debtor should have made 11 payments outside of the plan since the date of the filing petition.

6. Since the date of the filing, Debtor has made 0 payments.

7. Debtor is behind 11 months in payments outside of the plan, through the payment due April 15, 2005.

8. The total amount of delinquency outside of the plan is $\$21,194.47$. That amount is computed in the following manner:

$\$1,837.46 \times 11 = \$20,212.06$ (6/1/04 - 4/1/05 monthly payments)

$\$89.31 \times 11 = \982.41 (6/15/04 - 4/15/05 late charges)

9. The figures contained in this certification are current as of payment received on or before April 15, 2005.

10. Attached are true copies of the documents.

11. I hereby certify that the foregoing statements made by me are true; I am aware that if any of the foregoing statements made by me are wilfully false, I am subject to punishment.

DATED: March 29, 2005

/s/Latesha Campbell

* IF PAYMENTS CHANGE, NOTE EACH PAYMENT WITH APPLICABLE DATES.

ON THE NOTE AND MORTGAGE DATED July 28, 2000

Recorded on in PASSAIC County, in Book G225 at Page 105
 Property Address: 319 E. 32ND STREET, PATERSON, NJ 07504
 Mortgage Holder: OPTION ONE MORTGAGE
 Mortgagors/Debtors: JOSEPH E. PETERSON

POST PETITION PAYMENTS (Petition filed on 05/02/04)

Amount Due	Date Payment Was Due	How Payment Was Applied (Mo/Yr)	Amount Received	Date Payment Received
1. \$1,837.46	6/1/04	N/A	0.00	N/A
2. \$1,837.46	7/1/04	N/A	0.00	N/A
3. \$1,837.46	8/1/04	N/A	0.00	N/A
4. \$1,837.46	9/1/04	N/A	0.00	N/A
5. \$1,837.46	10/1/04	N/A	0.00	N/A
6. \$1,837.46	11/1/04	N/A	0.00	N/A
7. \$1,837.46	12/1/04	N/A	0.00	N/A
8. \$1,837.46	1/1/05	N/A	0.00	N/A
9. \$1,837.46	2/1/05	N/A	0.00	N/A
10. \$1,837.46	3/1/05	N/A	0.00	N/A
11. \$1,837.46	3/1/05	N/A	0.00	N/A
TOTAL				

[Continue on attached sheets if necessary]

*MONTHLY PAYMENTS PAST DUE: \$1,837.46 x 11 = \$20,212.06
 (6/1/04 - 3/1/05 monthly payments) and \$89.31 x 10 =
 \$982.41(6/15/04 - 3/15/05 late charges) = \$21,194.47 AS OF
04/15/05

Each Monthly Payment is comprised of:

(Attach sheets if payment amounts varies from figures set forth below)

Principal	\$
Interest	\$
R.E. Taxes	\$
Insurance	\$
Late Charge	\$
Other	\$
Total	\$

PRE-PETITION ARREARS: \$46,157.22 TO 05/02/04